

Amendments to the Claims:

This listing of claims will replace, without prejudice, all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) An automated and integrated loan processing system comprising:
 - a) a sales origination component for gathering data relating to a loan application;
 - b) a loan accounting and processing component for recording and managing existing loans; and
 - c) a portfolio management component for generating reports based on data from at least one of the sales origination component and the loan accounting and processing component.
2. (Original) The automated and integrated loan processing system of claim 1, further comprising a network infrastructure utilizing thin client workstations and multiple servers to access the automated and integrated loan processing system.
3. (Currently amended) A method of processing a loan using an automated and integrated system, comprising:
 - a) obtaining loan application information from a borrower;
 - b) entering loan application information into a sales origination component;
 - c) exchanging information regarding a loan application with a loan accounting and processing component;
 - d) when a loan is granted, forming a loan record;
 - ~~e) forwarding the loan record to~~ in the loan accounting and processing component;
 - ~~e) managing the granted loan in the loan accounting and processing component;~~ and
 - f) forwarding the loan record to a portfolio management component.
4. (New) The system according to claim 1, wherein:

a borrower applies for a loan from a lender, and is either denied or approved for said loan;

the sales origination component receives, stores, and shares sales origination data;
the loan accounting and processing component tracks and processes various types of
loans; and

the sales origination component, loan accounting and processing component, and
portfolio management component are in communication.

5. (New) The automated and integrated loan processing system of claim 1 wherein sales
origination data comprises borrower demographic data, borrower financial data, requested loan
data, and collateral data.

6. (New) The automated and integrated loan processing system of claim 1 wherein the sales
origination component further comprises at least one module selected from the group consisting
of:

- i) an origination module for gathering sales origination data including demographic data,
borrower financial data, requested loan data, and collateral data;
- ii) a commitment module for storing the terms and conditions under which a borrower will
repay a loan;
- iii) a documentation module that determines what information is needed to close on the loan
and collects said closing information;
- iv) a closing module for assembling and verifying all of the information necessary to close
on the loan; and
- v) a workflow monitoring module that tracks the status of the origination module, the
commitment module, the documentation module, and the closing module.

7. (New) The automated and integrated loan processing system of claim 1 wherein the loan
accounting and processing component further comprises at least one module selected from the
group consisting of:

- i) a loan booking module for recording the final loan information between the borrower and
the lender;
- ii) a loan maintenance portfolio module for managing tasks related to the maintenance of an

ongoing loan between the lender and borrower;

- iii) a collateral management module for recording any collateral that will secure the loan;
- iv) a billing and payments module for calculating and creating bills and recording payments;
- v) a collections module for recording and monitoring loans that are not being timely paid;
- and
- vi) an activity reporting module for generating reports regarding activity regarding loans.

8. (New) The automated and integrated loan processing system of claim 1 wherein the portfolio management component further comprises a credit reporting module for extracting information about a borrower related to creditworthiness.

9. (New) The automated and integrated loan processing system of claim 1 wherein the portfolio management component further comprises a sales reporting module for providing information related to loan sales and promotion.

10. (New) The automated and integrated loan processing system of claim 9 wherein the sales reporting module is arranged to generate at least one output selected from the group consisting of a profitability summary report, a relationship balance sheet, a credit income report, a demand deposit account balance, a treasury management and deposit service report, a demographics report, and an incentive scorecard report.

11. (New) The automated and integrated loan processing system of claim 1 wherein the portfolio management component further comprises a product reporting module for reporting loan information in order to determine costs and revenues related to loans.

12. (New) The automated and integrated loan processing system of claim 11 wherein the product reporting module is arranged to generate output comprising at least one of: a profitability report; a product usage report; an exception pricing report; a price change management report; a customer profile report; and a revenue initiative tracking report.

13. (New) The automated and integrated loan processing system of claim 1 wherein the portfolio management component further comprises a financial reporting module for extracting loan rates that have been offered and data related to the lender's revenue.

14. (New) The automated and integrated loan processing system of claim 1 wherein the portfolio management component further comprises an exception database module for managing risks to the lender in the granted loans.

15. (New) The method of claim 3, further comprising the steps of:

- a) analyzing the borrower's creditworthiness for potential loan approval or disapproval;
- b) approving the borrower's loan request;
- c) receiving a signed commitment letter from the borrower;
- d) preparing loan documents that specify the loan terms;
- e) signing the final loan documents;
- f) reviewing the final loan documents;
- g) entering the final loan documents into a loan accounting and processing component; and
- h) filing or electronically recording final loan documents.

16. (New) The method of claim 3, further comprising the steps of:

- a) investigating the loan request for fraud;
- b) assigning a score to a loan request based on the borrower's creditworthiness wherein the score must be above a certain threshold to reach an automatic decision regarding whether to recommend approving the loan request or not recommend approving the loan request; and
- c) deciding a course of action in a decision engine based on the score wherein the courses of action comprise:
 - i) approving the loan request;
 - ii) approving the loan request pending the verification of certain information;
 - iii) declining the loan request;
 - iv) declining the loan request pending the verification of certain information; or

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- v) recommending the loan request for additional underwriting wherein following said underwriting, the loan request is assigned a new score and the decision engine decides a course of action.